



VA Aztlan Agency Solutions LLC

TERMS AND CONDITIONS

These Terms and Conditions ("**Terms**") govern your access to and use of www.expertoinsurance.com (the "**Website**"), which is owned and operated by **VA Aztlan Agency Solutions LLC** (the "**Company**," "**we**," "**our**," or "**us**").

By accessing or using the Website, you acknowledge that you have read, understood, and agree to be bound by these Terms. If you do not agree with these Terms, you should discontinue use of the Website.

These Terms apply to all visitors, users, and any other individuals who access or interact with the Website.

Definitions

For purposes of these Terms:

Company means **VA Aztlan Agency Solutions LLC**.

Website means www.expertoinsurance.com, including all pages, forms, tools, content, and online services operated by the Company.

User or **You** means any individual who accesses or uses the Website.

Services means the insurance-related information, educational resources, quote request forms, communication tools, and other services made available through the Website.



1. Acceptance of Terms

By accessing or using the Website, you agree to comply with these Terms and all applicable federal, state, and local laws and regulations.

If you are using the Website on behalf of another individual or organization, you represent that you have the authority to accept these Terms on their behalf.

If you do not agree with any portion of these Terms, your sole remedy is to discontinue using the Website.

2. Company Information

The Website is owned and operated by:

VA Aztlan Agency Solutions LLC

525 Woodland Square Blvd, Suite 250
Conroe, Texas 77384

Email: **mhernandez@expertoinsurance.com**

Phone: **(346) 553-2941**

The Company provides insurance agency services for **personal and commercial Property & Casualty insurance products and related services** in jurisdictions where it is properly licensed or otherwise authorized to conduct business.

Nothing contained on this Website should be interpreted as an offer to provide insurance products in any jurisdiction where the Company is not licensed or otherwise authorized to do business.



3. Eligibility

The Website is intended for individuals who are at least **18 years of age**.

By using the Website, you represent that you meet this requirement and have the legal capacity to enter into legally binding agreements under applicable law.

The Website is intended for residents of the United States seeking information regarding insurance products and related services. Access from other jurisdictions is permitted; however, the availability of any Services remains subject to applicable laws and licensing requirements.

4. Website Purpose

The Website is provided to:

- Learn about the Company's insurance products and services.
- Request insurance quotes.
- Contact the Company.
- Obtain educational information related to insurance.
- Submit inquiries or requests for assistance.
- Access additional resources made available by the Company.

The Website is intended solely for informational and communication purposes.

The Website does **not**:

- sell insurance policies online;



- bind insurance coverage;
- collect insurance premium payments;
- guarantee eligibility for any insurance product;
- create an insurance contract.

Any information submitted through the Website is treated as a request for information or a request to be contacted by the Company.

5. Insurance Services

The Company acts as an independent insurance agency offering personal and commercial Property & Casualty insurance products through licensed insurance carriers.

Insurance products, coverages, pricing, eligibility, underwriting requirements, and policy terms vary by insurance carrier, state, and individual circumstances.

Information presented on the Website is intended to provide general information regarding available products and services. It should not be interpreted as a guarantee of coverage, premium, eligibility, or policy availability.

All insurance applications remain subject to review and approval by the applicable insurance carrier.

The Company reserves the right to decline to provide services when permitted by applicable law, including situations involving incomplete information, suspected fraud, or circumstances outside the Company's licensing authority or business operations.

6. Quotes & Coverage

Any quote, estimate, or premium indication provided through the Website is for informational purposes only and should not be considered a final offer of insurance.

Insurance premiums, coverages, deductibles, eligibility, and policy terms are determined by the applicable insurance carrier after reviewing all required information and completing its underwriting process.

Submitting information through the Website does not:

- create insurance coverage;
- bind or modify any policy;
- guarantee approval of an application;
- guarantee premium rates or policy availability.

Insurance coverage becomes effective only after it has been approved by the insurance carrier and, when applicable, a policy has been issued in accordance with its terms and conditions.

The Company encourages users to carefully review all policy documents before making any insurance-related decisions.

7. User Responsibilities

You agree to use the Website in a lawful and responsible manner.

When submitting information through the Website, you represent that all information provided is accurate, complete, and current to the best of your knowledge.



You agree not to:

- provide false or misleading information;
- impersonate another person or business;
- attempt to gain unauthorized access to the Website or its systems;
- interfere with the operation or security of the Website;
- introduce malicious software, viruses, or harmful code;
- use automated tools, bots, or similar technologies to improperly access or collect information from the Website;
- use the Website for any unlawful, fraudulent, or abusive purpose.

If information previously submitted becomes materially inaccurate, you are responsible for notifying the Company so that your request or quote may be updated.

The Company reserves the right to suspend, restrict, or refuse access to the Website or its Services when it reasonably believes these Terms have been violated or when necessary to protect the Website, its users, or the Company.

8. Electronic Communications

By voluntarily submitting your contact information through the Website, you authorize the Company to communicate with you regarding your inquiry or requested Services.

Communications may be provided by:

- telephone;



- email;
- SMS or text message;
- WhatsApp;
- other electronic communication methods you authorize.

You acknowledge that certain communications may be automated or assisted by technology when permitted by applicable law.

Your consent to receive communications is voluntary and is not a condition of purchasing any insurance product or service.

Message and data rates may apply depending on your mobile carrier or service provider.

You may request to stop receiving marketing communications at any time by following the instructions included in the communication or by contacting the Company directly. Transactional or legally required communications may continue where permitted or required by law.

9. Intellectual Property

All content available on the Website, including text, graphics, logos, icons, images, layouts, documents, software, and other materials, is owned by or licensed to the Company and is protected by applicable intellectual property laws.

The Company's name, branding, logos, and other identifying marks may not be copied, reproduced, modified, distributed, or used without prior written permission.



You may access, download, or print Website content solely for your personal, non-commercial use, provided that all copyright and proprietary notices remain intact.

Nothing contained on the Website grants you any ownership rights or license to use the Company's intellectual property except as expressly stated in these Terms.

10. Third-Party Services and Technology

The Website may use services, software, or technologies provided by third parties to improve functionality, security, analytics, communications, marketing, and customer support.

These services may include customer relationship management (CRM) platforms, analytics tools, communication providers, advertising technologies, mapping services, fraud prevention tools, artificial intelligence technologies, and similar business solutions.

The Company may also provide links to third-party websites for your convenience. Those websites operate independently and are governed by their own terms, privacy policies, and business practices.

The Company is not responsible for the availability, accuracy, security, or content of third-party websites or services and encourages you to review their applicable policies before providing personal information or using their services.

The use of third-party technologies by the Company does not constitute an endorsement of any third-party product or service unless expressly stated.

11. Artificial Intelligence and Automated Technologies

The Company may use automated technologies, including artificial intelligence ("AI"), to improve customer service, streamline communications, assist with quote requests, analyze Website performance, and enhance the overall user experience.

AI-generated responses are intended to provide general information and customer support only. They do not constitute insurance, legal, financial, or professional advice and should not be relied upon as a substitute for speaking with a licensed insurance professional when appropriate.

While the Company strives to ensure the accuracy of automated responses, AI systems may occasionally produce incomplete, inaccurate, or outdated information. Users should verify important information directly with the Company before making insurance-related decisions.

The Company remains responsible for its business operations, but reserves the right to use automated technologies as part of its customer service and internal processes.

12. Disclaimer

The information provided on the Website is for general informational purposes only.

Although the Company makes reasonable efforts to maintain accurate and up-to-date information, the Website is provided on an "as is" and "as available" basis without warranties of any kind, whether express or implied.

To the fullest extent permitted by applicable law, the Company disclaims all warranties, including, but not limited to:



- merchantability;
- fitness for a particular purpose;
- non-infringement;
- uninterrupted availability of the Website;
- accuracy, completeness, or reliability of Website content.

Insurance laws, regulations, products, carrier guidelines, and underwriting requirements may change without notice. Information presented on the Website may not always reflect the most current developments.

Nothing on the Website should be interpreted as legal, tax, financial, or professional advice. Users should consult qualified professionals regarding their individual circumstances when appropriate.

13. Limitation of Liability

To the fullest extent permitted by applicable law, the Company's total liability arising out of or relating to your use of the Website shall be limited to direct damages actually proven by applicable law.

The Company shall not be liable for any indirect, incidental, consequential, special, exemplary, or punitive damages, including loss of profits, business interruption, loss of data, loss of goodwill, or other commercial damages arising from:

- use or inability to use the Website;
- reliance on information available through the Website;
- interruptions, delays, or technical failures;



- unauthorized access to systems or data;
- actions or omissions of third-party service providers;
- decisions made by insurance carriers regarding underwriting, eligibility, pricing, or claims.

Nothing contained in these Terms limits any rights that cannot legally be limited under applicable law.

14. Indemnification

You agree to defend, indemnify, and hold harmless the Company, its owners, managers, employees, contractors, affiliates, representatives, and service providers from and against any claims, liabilities, damages, losses, costs, or expenses, including reasonable attorneys' fees, arising out of or relating to:

- your violation of these Terms;
- your misuse of the Website;
- information you submit that is false, misleading, or unlawful;
- your violation of any applicable law or the rights of another person or entity.

The Company reserves the right to assume the exclusive defense of any matter subject to indemnification at its own expense. In such event, you agree to reasonably cooperate with the Company in the defense of the matter.

15. Governing Law

These Terms and any dispute arising out of or relating to the Website or the Services shall be governed by and interpreted in accordance with the laws of the State of Texas, without regard to its conflict of law principles.

Nothing in these Terms shall be interpreted to limit or waive any consumer rights that cannot be waived under applicable law.

If any provision of these Terms is determined to be invalid or unenforceable, the remaining provisions shall remain in full force and effect.

Any rights or obligations that, by their nature, should survive the termination of these Terms shall continue in effect after termination, including provisions relating to intellectual property, limitations of liability, indemnification, dispute resolution, and applicable law.

16. Dispute Resolution

The Company believes that most concerns can be resolved through open communication. If you have a question or dispute regarding the Website or these Terms, we encourage you to contact us first so that we may attempt to resolve the matter in good faith.

If a dispute cannot be resolved through informal discussions, the parties agree to make a good faith effort to resolve the dispute through mediation before initiating arbitration or litigation, unless mediation is not required or permitted under applicable law.

If mediation is unsuccessful, any dispute arising out of or relating to these Terms, the Website, or the Services shall be resolved by binding arbitration in the State of Texas, unless applicable law requires otherwise.



The arbitration shall be conducted by a mutually agreed arbitration provider and in accordance with its applicable rules. The arbitrator's decision shall be final and binding, and judgment on the award may be entered in any court having jurisdiction.

Nothing in this Section prevents either party from seeking temporary or injunctive relief from a court of competent jurisdiction when necessary to protect its rights pending the outcome of mediation or arbitration.

17. Changes to These Terms

The Company may update these Terms from time to time to reflect changes in applicable laws, business practices, technology, or the Services offered through the Website.

The most current version of these Terms will always be available on the Website and will include the "Last Updated" date at the beginning of the document.

Changes become effective when they are posted on the Website unless a different effective date is expressly stated.

Your continued use of the Website after revised Terms become effective constitutes your acceptance of those changes.

If you do not agree with any revised Terms, you should discontinue using the Website.

18. Contact Information

If you have any questions regarding these Terms or the Website, please contact the Company using the information below.



VA Aztlan Agency Solutions LLC

525 Woodland Square Blvd, Suite 250
Conroe, Texas 77384

Email: **mhernandez@expertoinsurance.com**

Phone: **(346) 553-2941**

The Company will make reasonable efforts to respond to inquiries in a timely manner during normal business hours.

General Provisions

The following provisions apply to these Terms as a whole.

Entire Agreement

These Terms, together with any documents expressly incorporated by reference, constitute the entire agreement between you and the Company regarding your use of the Website and supersede any prior understandings relating to the same subject matter.

No Waiver

The Company's failure to enforce any provision of these Terms shall not constitute a waiver of that provision or of any other rights available to the Company.

Assignment

The Company may assign or transfer its rights and obligations under these Terms in connection with a merger, acquisition, corporate restructuring, sale of assets, or other business transaction. You may not assign your rights or obligations under these Terms without the Company's prior written consent.

Severability

If any provision of these Terms is held to be invalid, illegal, or unenforceable, the remaining provisions shall continue in full force and effect.

Headings

Section headings are included for convenience only and do not affect the interpretation of these Terms.

Acknowledgment

By accessing or using the Website, you acknowledge that you have read, understood, and agree to be bound by these Terms and Conditions.

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